

Leveraging Digital Innovations in Tax Education to Foster Compliance: A Comparative Study of Malaysian and Indonesian Students

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ABSTRACT

This research examines the influence of digital innovations in tax education on the university students' adoption of digital tax tools and tax compliance intentions based on the comparison of Malaysian and Indonesian university students. Based on constructs drawn from the TAM and UTAUT models, as well as trust in the technology and trust in the tax authority, the study explains the adoption of E-invoice in business organisations and compliance behaviour. Participants. The total number of participants was 468. Students and data were analysed through SPSS, reliability and correlation, and Regression. Perceived usefulness, ease of use, social influence and trust were found to be strong drivers of adoption and consequently compliance intentions. In addition, the cross-national variations contribute to the differing contextual effectiveness of digital tax education.

Keywords: Digital Tax Education, Technology Acceptance Model (TAM), UTAUT, Tax Compliance Intention, Malaysia–Indonesia Comparative Study

INTRODUCTION

Tax compliance attitude is a key factor in the development of a nation. As pointed out by Hadi (2025), the significance of tax education is especially relevant in neighbouring SE Asian countries with favourable demography and education trends (for example, Malaysia and Indonesia), where there are growing youth bulges and ever-growing systems of higher education. With Indonesia's current demographic profile, where more than 40% of the population is aged below 24 years old, Indonesia has a huge pool of potential tax-paying citizens, with the majority being university students (ESCAP, 2025). Meanwhile, the 15–64-year-olds in Malaysia are also almost 70% of the population, and this is another large group that is nearing the age of beginning to shoulder financial responsibility (World Bank, 2024).

It is reported that Malaysia has approximately 1.2 million university students and Indonesia has millions more studying on more than 4,000 higher education campuses (Your-uni, 2025). They are the tipping point of children who can be served by our digital tax education programs and who will bring not just awareness of what is required of a taxpayer in the future, but the confidence to fulfil their obligations. The role of digital innovations (e.g. e-learning platforms, mobile Apps and interactive tax tools) to enhance tax awareness and to affect compliance intentions of students in each of the countries is specific to this study. This research uses theoretical foundations such as the technology acceptance model (TAM) and the unified theory of acceptance and use of technology (UTAUT), to explore tax compliance behaviour with perceived usefulness, perceived ease, social influence, trust and facilitation situation. In this comparative dimension, this study attempts to find correspondence as well as dissimilarities between Malaysian and Indonesian students, while acknowledging specific information for policymakers and educators to provide the proper digital tax education that nurtures a voluntary compliance culture among future taxpayers.

LITERATURE REVIEW

Digital Innovations in Tax Education

The financial and pedagogical implications of the digital revolution on the higher education sector have also been transforming tax education. According to Kem (2022), digital platforms, e-learning tools, and mobile applications have embraced an interactive, accessible, and personalised approach to learning. If the discussions are on as difficult topics [1] as tax, digital does not result in simulations, cases or simulations of what happens in life in the world to help with understanding how systems of taxation work in practice (Kwan et al., 2022). This reduces memorisation and enhances conceptual mastery of the topic.

This is especially the case in Malaysia and Indonesia, where many universities have embraced online and blended learning approaches, particularly with the COVID-19 pandemic accelerating the changes previously initiated (Saputra et al., 2023). Apart from the traditional lectures, Adebiyi (2023) has mentioned that tax courses are also now being offered through virtual classrooms, digital tax filing simulation and even mobile applications prescribed by tax authorities. For instance, e-filing platforms, while teaching, also prepare students with the basics of applying compliance in a real-time environment.

In the words of Bakar et al. (2023), digital learning demonstrates effectiveness so far as in tax education experiences are concerned, as it serves to improve knowledge retention and engage students. While interactive platforms promote participation, digital assessment offers real-time responses. This is most useful in taxation as rules, calculations and compliance processes need to be accurate. In all, the digital innovations would further arm Malaysian and Indonesian students with the essential confidence, even to eventually face the tax scenario in a more digitised economy going forward.

Theoretical Frameworks for Technology Adoption

The Technology Acceptance Model (TAM) is one of the most popular models for explaining technology adoption in a pedagogical context (Tillinghast, 2021). Its approach focuses on two main constructs: perceived usefulness (PU) and perceived ease of use (PEOU). Previous research by Almaiah et al. (2022) on higher education has consistently found that when students perceive digital tools to enhance their academic performance (PU) and are easy to use (PEOU), the intention towards adoption and continuance use of such tools also increases. In tax education, these are important things. This is because tax education platforms not only need the ability to break down complex concepts, but also the ability to apply solutions to show their actual value and use in preparing students for real-world tax framework compliance.

The Unified Theory of Acceptance and Use of Technology (UTAUT) builds upon and complements TAM by incorporating additional constructs to provide a more comprehensive perspective (Alyoussef, 2022). Performance expectancy describes the belief that digital tools improve academic or professional performance, while effort expectancy points to the simplicity of interacting with technology. Leow et al. (2021) also said that social influence is concerned with the influence of peers, lecturers, or institutions on technology adoption, while facilitating conditions are the resources and support provided by the institutions.

Integrally, TAM & UTAUT both provide a robust basis upon which to understand students' adoption of digital tax education. This clarifies how perceptions of benefit, simplicity of digital tool use, peer influence, and institutional support develop attitudes towards digital tools to impact compliance intention and behaviour.

Influence of UTAUT Constructs on Adoption of Digital Tax Tools

The Unified Theory of Acceptance and Use of Technology (UTAUT) embraces a comprehensive framework for examining students' adoption intentions of digital tax education tools. As said by Sewandono et al. (2023), Performance expectancy, which is defined as the extent to which the use of technology is perceived as improving the learning outcome, has always strongly influenced adoption in Malaysia and Indonesia. DTFs which students perceived would help them learn and achieve better academically are more likely to be adopted (Abu-Silake et al, 2024). Similarly, effort expectancy (related to the ease of use of the digital platforms) is also of significant importance in situations where students may vary in their capability to handle digital devices. High-engaging students with easy-to-use tax simulations in Malaysia, as well as e-learning modules in Malaysia, can reduce the barrier to effective learning in nations like Indonesia, where digitalisation in education is on the rise.

Another major influencer is social influence. In the words of Greenham et al. (2024), the attitude of the students towards these digital tax tools is often linked to the lecturer, their peers, and the institutional policies. This would foster a positive culture of adoption at the universities, actively promoting tax-related technologies within the curriculum. Hence, it can be said that an environment conducive to learning, meaning a stable internet connection, technical support and up-to-par institutional investment, must be in place as well. Meanwhile, differences in infrastructure within Malaysia and Indonesia also show the need for adequate support systems to accommodate stable adoption. In combination, these constructs help explain students' acceptance of digital tax education and their receptiveness to digital compliance practices as predicted by UTAUT.

Role of Trust in Digital Platforms and Tax Authorities

Trust is a key factor in the adoption of technology, and students' confidence is pivotal in trust in digital tax systems. As discussed by Abu-Silake et al. (2024), students are much more receptive to using digital tax platforms once they have credibility and endorsement of credible institutions and when students believe that there is security and reliability. At the same time, Idrus (2024) has opined that trust relates positively to perceptions of the accuracy of tax simulations and that personal data is being held securely. If they feel that digital systems are providing the necessary protection to their data, there is a broader chance for the students to use them effectively for learning and practising purposes.

On the other hand, trust in tax authorities that create or promote digital platforms also matters equally. Mohamad et al. (2023) suggested that by legitimising the use of e-filing and digital tax applications through acquisitions relevant to the place, Malaysia provides a framework in which students see their relevance and reliability strengthened by government usage and epistemological development. Whereas Hidayati et al. (2023) also have coined that in Indonesia, the guarantee of institutional support assures students that digital tools are credible and relevant to the realities of tax compliance. In addition, trust facilitates students psychologically to move from the stage of learning tax compliance behaviour in the classroom to the stage of practising tax compliance behaviour in the real world. When learners view digital tax platforms as trustworthy, they are not only motivated to engage with them but are also more likely to carry forward this confidence into voluntary tax compliance in their professional lives.

Conceptual framework and hypothesis development

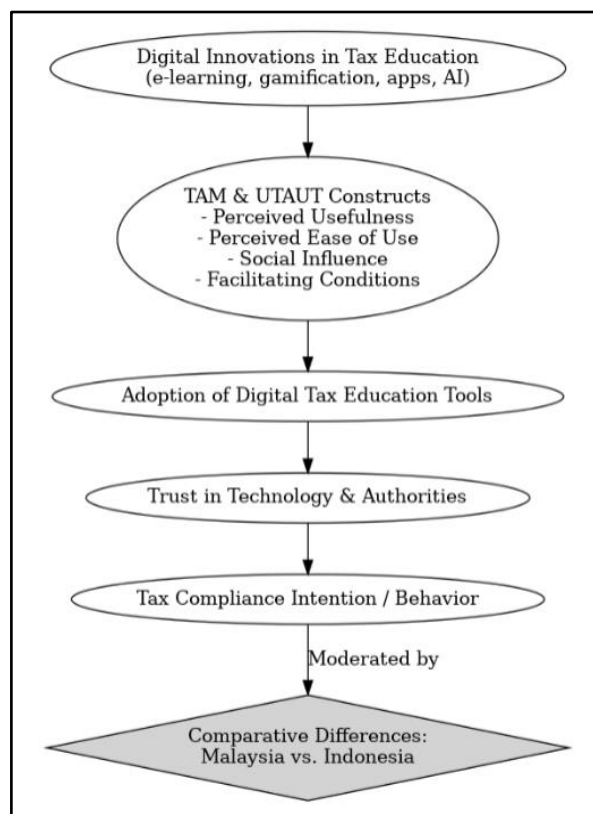


Figure 1: Conceptual framework of the study

The findings of this research are intended to prove the following hypothesis;

H1: Perceived usefulness, perceived ease of use, social influence, and facilitating conditions (TAM & UTAUT constructs) have a positive effect on the adoption of digital tax education tools.

H2: The adoption of digital tax education tools positively influences trust in technology and authorities.

H3: Trust in technology and authorities positively affects taxpayers' compliance intention and behaviour.

H4: The relationship between trust in technology & authorities and tax compliance intention/behaviour is moderated by comparative differences between Malaysia and Indonesia.

MATERIALS AND METHODS

Sample Size and Sampling Criteria

For suitable cross-country comparisons, this study will survey a total of 468 university students (234 from Malaysia and 234 from Indonesia). All participants must be at least 18 years of age, enrolled in a public or private university as an undergraduate or postgraduate (Accounting, Business, Economics, or other similar field). Any prior tax background is not necessary as the program is open to students regardless of previous exposure to tax topics. Inclusion criteria are tertiary learners, Malaysian nationals, or Indonesian nationals.

In this research, a stratified random sampling technique has been applied. This is because the use of this sampling is appropriate in cross-sectional colleges in every significant district in each nation (for instance, urban and non-urban; public and private). At the same time, stratified by study field and study year (1st, 2nd, 3rd, and final year), so that it is representative. Recruit in stratified quotas applied by strata within strata (using random sampling from course lists or controlled invitations in classroom/online until quotas met). Students of tax-related courses in Malaysia and Indonesia, as well as students who have access through faculty channels and the learning platform. This includes an online questionnaire for data collection to ensure accessibility and standardisation.

Table 1: Characteristics of the sample.

		Frequency	Percent	Valid Percent	Cumulative Percent
Age	18-20	112	23.9	23.9	23.9
	21-23	164	35.0	35.0	59.0
	24-26	104	22.2	22.2	81.2
	27 years	88	18.8	18.8	100.0
	Total	468	100.0	100.0	
Gender	Female	181	38.7	38.7	38.7
	Male	244	52.1	52.1	90.8
	Other	43	9.2	9.2	100.0
	Total	468	100.0	100.0	
Country	Indonesia	241	51.5	51.5	51.5
	Malaysia	227	48.5	48.5	100.0
	Total	468	100.0	100.0	
Field of study	Accounting	120	25.6	25.6	25.6
	Business	178	38.0	38.0	63.7
	Economic	108	23.1	23.1	86.8
	Other (s	62	13.2	13.2	100.0
	Total	468	100.0	100.0	
Year of Study	1st	112	23.9	23.9	23.9
	2nd	186	39.7	39.7	63.7
	3rd	77	16.5	16.5	80.1
	Final Ye	93	19.9	19.9	100.0
	Total	468	100.0	100.0	

Prior exposure to tax education	No	220	47.0	47.0	47.0
	Yes	248	53.0	53.0	100.0
	Total	468	100.0	100.0	

Questionnaire and Measurement

The questions of this research have been generated in six different sections. Apart from Section A, which includes demographics questions, the rest of the sections from Section B to Section F have been collected through the following Measurement Scale:

1 = Strongly Disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly Agree

Table 2: Measurement of the variables

Section	Variable	Items
Section A: Demographic Information		1. Age 2. Gender 3. Country 4. Field of study 5. Year of study 6. Prior exposure to tax education
Section B: Technology Acceptance Model (TAM)	Perceived Usefulness (PU)	1. Using digital tax education tools improves my understanding of tax concepts. 2. Digital tax platforms make learning about tax compliance more effective. 3. I find digital tools useful in preparing for real-world tax obligations.
	Perceived Ease of Use (PEOU)	4. Learning to use digital tax education tools is easy for me. 5. I find digital platforms for tax education user-friendly. 6. It is easy to become skilled at using digital tax applications.
Section C: Unified Theory of Acceptance and Use of Technology (UTAUT)	Performance Expectancy	7. Digital tax education increases my academic performance in taxation. 8. These tools help me perform better in tax-related tasks.
	Effort Expectancy	9. It is easy to interact with digital tax education platforms. 10. I do not need much effort to learn how to use these technologies.
	Social Influence	11. People who influence my behaviour (lecturers, peers) think I should use digital tax tools. 12. My university encourages the use of digital platforms in tax learning.
	Facilitating Conditions	13. I have the necessary resources to use digital tax education tools. 14. My university provides adequate support for using digital platforms in learning.
Section D: Trust Constructs		15. I trust the digital platforms used for tax education. 16. I believe that digital tools safeguard my data and information. 17. I trust the tax authorities that provide or endorse these digital systems.
Section E: Tax Compliance Intention / Behaviour		18. I intend to comply with tax regulations when I enter the workforce. 19. Digital tax education motivates me to file and pay taxes accurately. 20. I will voluntarily comply with tax obligations without enforcement. 21. I believe using digital tax systems reduces the chances of tax evasion.

Section Cross-Country Comparison (Malaysia Indonesia)	F: vs.	22. My country’s education system supports the integration of digital tools for tax learning. 23. Tax authority initiatives (e.g., e-filing, mobile apps) influence my perception of tax compliance. 24. I believe students in my country are well-prepared for digital tax compliance.
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Validity and Reliability of the Research Instrument

Table 3: Reliability test.

Reliability Statistics	
Cronbach's Alpha	N of Items
.962	24

The reliability test shows a Cronbach’s Alpha of 0.962 for 24 items, indicating excellent internal consistency of the questionnaire. Since values above 0.9 are considered highly reliable, this result confirms that the research instrument is stable, consistent, and suitable for measuring constructs across the study variables.

Data analysis technique

SPSS stood out as the most appropriate analysis tool for the research as it offers more in-depth statistics to analyse the dependencies between variables based on TAM, UTAUT and trust constructs. It can handle plenty of data (all 468 student responses), which were scanned for results with high accuracy and reliability. At the same time, the demographic data has been summarised with descriptive statistics, and different inferential tests (correlation, regression, ANOVA) have been used to examine the effect of digital tax education on compliance intentions. Furthermore, SPSS contributes not only to the reliability testing (Cronbach’s Alpha) but also to the factor analysis, and thus, it is perfect when validating certain constructs of a questionnaire and for drawing rigorous and evidence-based conclusions.

RESULTS

Descriptive Statistics

Table 4: Descriptive statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
1. Using digital tax education tools improves my understanding of tax concepts.	468	1	5	3.55	1.233
2. Digital tax platforms make learning about tax compliance more effective.	468	1	5	3.80	1.205
3. I find digital tools useful in preparing for real-world tax obligations.	468	1	5	3.67	1.401
4. Learning to use digital tax education tools is easy for me.	468	1	5	3.72	1.085
5. I find digital platforms for tax education user-friendly.	468	1	5	3.35	1.332
6. It is easy to become skilled at using digital tax applications.	468	1	5	3.62	1.264
7. Digital tax education increases my academic performance in taxation.	468	1	5	3.26	1.318
8. These tools help me perform better in tax-related tasks.	468	1	5	3.38	1.320
9. It is easy to interact with digital tax education platforms.	468	1	5	3.41	1.350
10. I do not need much effort to learn how to use these technologies.	468	1	5	3.65	1.061
11. People who influence my behaviour (lecturers, peers) think I should use digital tax tools.	468	1	5	3.52	1.367

12. My university encourages the use of digital platforms in tax learning.	468	1	5	3.39	1.203
13. I have the necessary resources to use digital tax education tools.	468	1	5	3.36	1.369
14. My university provides adequate support for using digital platforms in learning.	468	1	5	3.55	1.323
15. I trust the digital platforms used for tax education.	468	1	5	3.88	1.001
16. I believe that digital tools safeguard my data and information.	468	1	5	3.36	1.423
17. I trust the tax authorities that provide or endorse these digital systems.	468	1	5	3.56	1.313
18. I intend to comply with tax regulations when I enter the workforce.	468	1	5	3.34	1.412
19. Digital tax education motivates me to file and pay taxes accurately.	468	1	5	3.59	1.224
20. I will voluntarily comply with tax obligations without enforcement.	468	1	5	3.59	1.275
21. I believe using digital tax systems reduces the chances of tax evasion.	468	1	5	3.50	1.324
22. My country's education system supports the integration of digital tools for tax learning.	468	1	5	3.70	1.147
23. Tax authority initiatives (e.g., e-filing, mobile apps) influence my perception of tax compliance.	468	1	5	3.61	1.165
24. I believe students in my country are well-prepared for digital tax compliance.	468	1	5	3.90	1.162
Valid N (listwise)	468				

The descriptive statistics provide an in-depth overview of students' digital tax education perceptions and their compliance behaviour between the two countries, Malaysia and Indonesia. As evidenced by the findings on the perceived salience of digital tax education tools, this was not the practice case. Means of perceived usefulness items are in the interval 3.55 – 3.80, which suggests that, on average, students tend to agree that these tools facilitate them in improving their understanding and effectiveness of learning tax compliance. This finding is in line with previous work suggesting that the use of digital technologies enhances the acquisition of knowledge in academic fields (Mhlongo et al., 2023). The high standard deviations (from 1.20 to 1.40) are indicative of a high heterogeneity of perceptions, perhaps tracking the variety in access, exposure, and digital readiness of the students of the two countries.

Meanwhile, the averages for ease of use, 3.35-3.72, suggest that there is moderate agreement among users that digital platforms are easy to use and can be used effectively. These findings are in line with the TAM construct of perceived ease of use, which posits that the easier the system is to use, the greater its acceptance (Manda and Salim, 2021). The average of 3.35 is low compared to items on other scales, suggesting that although the platforms are manageable to a large number of students, a proportion continue to experience issues, perhaps due to varying levels of digital literacy or institutions not adequately supporting their students. This is consistent with performance expectancy and the effort expectancy components of UTAUT. Students provide responses ranging from 3.26 to 3.38 on these items, signalling that they perceive their performance has advanced somewhat, but that their actual academic progress is low. This finding is not consistent with those from other types of study where online learning has more beneficial effects on performance (Mehrvarz et al., 2021; Fisher et al., 2021). It means that though the digital tax stove is more captivating compared to the traditional ones, it does not further replace the contagious phenomenon of parallel pedagogy.

The mean social influence and facilitating conditions were 3.36 to 3.55, showing that she made a biology-themed backdrop, such that all displayed mixed results. Although students somewhat acknowledge that their peers, lecturers and universities encourage them to use digital tools, the spread between responses indicates a lack of general settledness. This suggests that some schools supplemented legacy curricula with digital elements, while

other schools likely lack resources regarding digital platforms for the purpose of taxation pedagogy, or require technical assistance to build and improve their curricula. These results highlight the extent to which national policy and infrastructure shape acceptance. Even if the larger results in both dimensions for trust are for trust in scope (with mean values of 3.88 in platform trust and 3.56 in trust). This indicates that school students' trust in the systems is given, and their personal data is safe. The mean value of 3.36 satisfaction for data security suggests the existence of problem domains for information security preservation. Trust remains very important as the higher the level of trust, the more it mediates the use of technology and the observance of the rules (Bedué & Fritzsche, 2022).

Furthermore, the responses to compliance intention are promising, with means in the range of 3.34-3.90. Students claim they would follow the tax rules on their own, and they recognise that digital education also pushes them to comply. A 3.90 is the highest mean, indicating agreement that students will use this experience in their future digital tax compliance, and supports a recent study identifying long-term benefits of digital integration in higher education. In general, the descriptive result underlines the objectives of the study as digital tax education encourages perceptions of usefulness, ease of use, trust, and compliance behaviour. Although there are aspects which need institutional strengthening, results provide a glimpse at the ability of digital innovations to promote willingness among future taxpayers in Malaysia and Indonesia.

Correlation analysis

Table 5: Correlation analysis

Correlations		Perceived_Usefulness	Perceived_Ease_of_Use	Performance_Expectancy	Effort_Expectancy	Social_Influence	Facilitating_Conditions	Trust_Constr	Tax_Compliance_Intention	Cross_Country_Comparison
Perceived_Usefulness	Pearson Correlation	1	.657**	.889**	.824**	.460**	.740**	.650**	.679**	.427**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000
	N	468	468	468	468	468	468	468	468	468
Perceived_Ease_of_Use	Pearson Correlation	.657**	1	.711**	.841**	.410**	.784**	.930**	.815**	.825**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000
	N	468	468	468	468	468	468	468	468	468
Performance_Expectancy	Pearson Correlation	.889**	.711**	1	.824**	.671**	.881**	.673**	.751**	.491**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000
	N	468	468	468	468	468	468	468	468	468
Effort_Expectancy	Pearson Correlation	.824**	.841**	.824**	1	.517**	.704**	.794**	.814**	.721**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000
	N	468	468	468	468	468	468	468	468	468
Social_Influence	Pearson Correlation	.460**	.410**	.671**	.517**	1	.681**	.367**	.749**	.541**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000
	N	468	468	468	468	468	468	468	468	468
Facilitating_Conditions	Pearson Correlation	.740**	.784**	.881**	.704**	.681**	1	.810**	.808**	.691**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000
	N	468	468	468	468	468	468	468	468	468
Trust_Constr	Pearson Correlation	.650**	.930**	.673**	.794**	.367**	.810**	1	.844**	.857**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000

	N	468	468	468	468	468	468	468	468	468
Tax_Compliance_Intention	Pearson Correlation	.679**	.815**	.751**	.814**	.749**	.808**	.844**	1	.835**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000
	N	468	468	468	468	468	468	468	468	468
Cross_Country_Comparison	Pearson Correlation	.427**	.825**	.491**	.721**	.541**	.691**	.857**	.835**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	468	468	468	468	468	468	468	468	468

** . Correlation is significant at the 0.01 level (2-tailed).

As indicated from the correlation analysis, the study variables are positively and significantly correlated at the level of 0.01, which indicates the existence of a close relationship among the constructs of digital tax education and tax compliance intention of students. PU correlates highly with PE ($r = 0.889$) and EE ($r = 0.824$), showing that if students believe digital tools are useful, they are likely to perceive them as being beneficial to their performance and requiring little effort. Likewise, perceived ease of use has the highest correlation with trust constructs ($r = 0.930$) and effort expectancy ($r = 0.841$), meaning that ease of use of a digital platform leads to trust in the system and reduces the perceived learning curve (fixed) of the user. This is in line with previous studies that established that perceived usefulness and perceived ease of use are positively influencing technology adoption in the educational environment (Eze et al., 2021).

Nevertheless, UTAUT constructs are further reinforced in the acceptance model. PE has a strong and positive correlation with "Facilitating Condition" ($r = 0.881$) and "Tax compliance intention" ($r = 0.751$), signalling that if students see the performance-enhancing value of digital tools, they will intend to comply. Effort expectancy is valid for tax compliance intention ($r = 0.814$), another strong relationship for trust constructs ($r = 0.794$), indicating that ease of use also has trust-based interaction in digital systems and voluntary compliance. Social influence is moderately correlated with tax compliance intention ($r = 0.749$) and cross-country comparison ($r = 0.541$), indicating the importance of peer students and academic establishment for the encouragement of behaviour.

On the other hand, compliance intention portrayed close and substantial relationships with facilitating conditions ($r = 0.808$) and trust constructs ($r = 0.844$), explaining the importance of institutional support, as well as trust in the responsible tax-paying behaviour. There are also cross-country correlations with trust ($r = 0.857$) and Intent to Comply ($r = 0.835$). Together, these outcomes collectively validate our research objectives focused on enhancing the readiness of students to use digital tax tools and fostering compliance intentions through an interaction of digital tax education, perceived ease, performance benefits, social influence, institutional support, and trust.

Regression Analysis Results

The regression model demonstrates a very strong fit, with $R = 0.987$ and $R^2 = 0.974$, indicating that 97.4% of the variance in cross-country comparisons is explained by the predictors. The ANOVA results ($F = 2150.759$, $p < 0.001$) confirm the model's overall significance, showing that the combined effect of perceived usefulness, ease of use, UTAUT constructs, trust, and tax compliance intention significantly predicts differences between Malaysian and Indonesian students.

Table 6: Model summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.987 ^a	.974	.974	.49464
a. Predictors: (Constant), Tax_Compliance_Intention, Perceived_Usefulness, Social_Influence, Facilitating_Conditions, Effort_Expectancy, Perceived_Ease_of_Use, Performance_Expectancy, Trust_Constructs				

Table 7: ANOVA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4209.756	8	526.219	2150.759	.000 ^b
	Residual	112.302	459	.245		
	Total	4322.058	467			
a. Dependent Variable: Cross_Country_Comparison						
b. Predictors: (Constant), Tax_Compliance_Intention, Perceived_Usefulness, Social_Influence, Facilitating_Conditions, Effort_Expectancy, Perceived_Ease_of_Use, Performance_Expectancy, Trust_Constructs						

Table 8: Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.527	.148		-10.326	.000
	Perceived_Usefulness	.084	.022	.093	3.851	.000
	Perceived_Ease_of_Use	.087	.023	.091	3.749	.000
	Performance_Expectancy	-1.267	.041	-1.036	-30.584	.000
	Effort_Expectancy	.695	.042	.516	16.420	.000
	Social_Influence	1.308	.057	1.019	23.018	.000
	Facilitating_Conditions	-.003	.076	-.002	-.035	.972
	Trust_Constructs	1.348	.068	1.317	19.856	.000
	Tax_Compliance_Intention	-.656	.043	-.817	-15.245	.000
a. Dependent Variable: Cross_Country_Comparison						

Examining the coefficients, social influence ($\beta = 1.019$, $p < 0.001$) and trust constructs ($\beta = 1.317$, $p < 0.001$) emerge as the strongest positive predictors, suggesting that peer/lecturer encouragement and confidence in digital platforms heavily influence students' perceptions across countries. Effort expectancy ($\beta = 0.516$, $p < 0.001$) and usability factors (PU and PEOU) also positively contribute. Interestingly, performance expectancy ($\beta = -1.036$) and tax compliance intention ($\beta = -0.817$) show negative coefficients, indicating complex or inverse relationships in cross-country perceptions. Furthermore, facilitating conditions ($\beta = -0.002$, $p = 0.972$) were not significant, suggesting institutional support may not differ markedly between the two contexts.

Hypothesis relationship results

Table 9: Testing of the hypothesis

Hypothesis	Test Statistics	p-Value	Supported/Not supported
H1: Perceived usefulness, perceived ease of use, social influence, and facilitating conditions (TAM & UTAUT constructs) have a positive effect on the adoption of digital tax education tools.	Regression coefficients: PU ($\beta = 0.093$, $t = 3.851$), PEOU ($\beta = 0.091$, $t = 3.749$), Social Influence ($\beta = 1.019$, $t = 23.018$), Facilitating Conditions ($\beta = -0.002$, $t = -0.035$)	PU: 0.000, PEOU: 0.000, SI: 0.000, FC: 0.972	Partially Supported
H2: The adoption of digital tax education tools positively influences trust in technology and authorities.	Correlation: Tax Education Adoption $\leftrightarrow$ Trust Constructs $r = 0.844^{**}$	0.000	Supported
H3: Trust in technology and authorities positively affects taxpayers' compliance intention and behaviour.	Correlation: Trust Constructs $\leftrightarrow$ Tax Compliance Intention $r = 0.844^{**}$	0.000	Supported

H4: The relationship between trust in technology & authorities and tax compliance intention/behaviour is moderated by comparative differences between Malaysia and Indonesia.	Correlation: Trust Constructs ↔ Cross-Country Comparison $r = 0.857^{**}$, Tax Compliance Intention ↔ Cross-Country Comparison $r = 0.835^{**}$	0.000	Supported
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CONCLUSIONS

The objective of the study was to investigate the transformation of tax education with digital innovations and its impact on the adoption of digital tax tools and compliance intentions among Malaysian and Indonesian university students. Utilising variables derived from the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) in addition to trust elements, the research examined the relationships between tax compliance behaviour, technology adoption, and trust through a structural equation modelling approach.

The findings indicate that students' use of digital tax platforms is strongly influenced by perceived usefulness, perceived ease of use, and social influence, which confirms TAM and UTAUT as frameworks that can be applied in a tax education setting. Organisational support was also required for the remaining behaviours, even if facilitating conditions were not a significant predictor. The system attitude interaction attitude towards the use of digital tools. Users based on technology trust and trust in tax authorities can view the interaction with applications. Students have to trust the reliability of the system and the security of the data. Consistent with research results, trust had positive effects on tax compliance intentions and behaviours, signifying that digital tax education could increase not only knowledge, but also produce ethical and responsible tax-related behaviours. Comparing the differences between Malaysia and Indonesia in the use of digital infrastructure, institutional support, and educational tactics could mitigate the associations. Some clear national differences were apparent, underlining the need for a nuanced application of digital tax education which takes account of the individual country context.

This investigation addressed the research aim as the digital tax education tools led to more knowledge adoption (versus non-digital). The results lent support to the constructs of TAM and UTAUT as predictors of using technology; trust mediated the relationship between intentions and compliance; and finally, there was a national context which influenced the above dynamics. This has important implications for policy makers, higher Education institutions, and tax authorities in the form of informing digital tax education programs, voluntary compliance programs, and the grooming of future taxpayers in an increasingly digitising fiscal world.

Abbreviations

TAM	Technology Acceptance Model
PU	Perceived Usefulness
PEOU	Perceived Ease of Use
UTAUT	Unified Theory of Acceptance and Use of Technology
PE	Performance Expectancy
FC	Facilitating Conditions
TCB	Tax Compliance Behaviour
SPSS	Statistical Package for the Social Sciences
ANOVA	Analysis of Variance
df	Degrees of Freedom

The following abbreviations are used in this manuscript:

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